

Information to identify the case:

Debtor 1	<u>David Livengood</u>	Social Security number or ITIN	xxx-xx-3072
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22318-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Livengood
aka David R. Livengood

4/12/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Livengood
Debtor

Case No. 22-22318-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 12, 2023

User: admin
Form ID: 318

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Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ David Livengood, 5019 Glenwood Avenue, Pittsburgh, PA 15207-1642
15548795	+ Home Depot, c/p Citi Bank, PO Box 390905, Minneapolis, MN 55439-0905
15557618	+ Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2023 23:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 12 2023 23:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 13 2023 03:23:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Apr 12 2023 23:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Apr 13 2023 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15548747	+ Email/Text: bk@avant.com	Apr 12 2023 23:25:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15548748	+ Email/Text: bk@avant.com	Apr 12 2023 23:25:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15548749	+ EDI: BANKAMER.COM	Apr 13 2023 03:23:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15548750	+ EDI: BANKAMER.COM	Apr 13 2023 03:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15548759	Email/Text: bankruptcy@cavps.com		

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		Apr 12 2023 23:24:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd, Phoenix, AZ 85040
15548762	+ EDI: CRFRSTNA.COM		
		Apr 13 2023 03:23:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15548761	+ EDI: CRFRSTNA.COM		
		Apr 13 2023 03:23:00	CFNA/Credit First Natl Assoc, Pob 81315, Cleveland, OH 44181-0315
15548770	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM		
		Apr 12 2023 23:24:00	CorTrust Bank, Attn: Bankruptcy, Po Box 7030, Mitchell, SD 57301
15548769	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM		
		Apr 12 2023 23:24:00	CorTrust Bank, Po Box 7030, Mitchell, SD 57301
15548755	+ EDI: CAPITALONE.COM		
		Apr 13 2023 03:23:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15548751	+ EDI: CAPITALONE.COM		
		Apr 13 2023 03:23:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15548760	+ Email/Text: bankruptcy@cavps.com		
		Apr 12 2023 23:24:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15548763	+ EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15548764	EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15548765	+ EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
15548766	+ EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Citibank/Exxon Mobile, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
15548768	+ EDI: WFNNB.COM		
		Apr 13 2023 03:23:00	Comenity Bank/Marathon, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15548767	+ EDI: WFNNB.COM		
		Apr 13 2023 03:23:00	Comenity Bank/Marathon, Po Box 182789, Columbus, OH 43218-2789
15548798	+ EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15548771	+ EDI: DISCOVER.COM		
		Apr 13 2023 03:23:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15548772	+ EDI: DISCOVER.COM		
		Apr 13 2023 03:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15548777	Email/Text: BNSFN@capitalsvcs.com		
		Apr 12 2023 23:24:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
15548778	Email/Text: BNSFN@capitalsvcs.com		
		Apr 12 2023 23:24:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15548785	Email/Text: BNSFS@capitalsvcs.com		
		Apr 12 2023 23:24:00	First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15548786	Email/Text: BNSFS@capitalsvcs.com		
		Apr 12 2023 23:24:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
15548787	Email/Text: BNBLAZE@capitalsvcs.com		
		Apr 12 2023 23:24:00	First Savings Bank/Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
15548788	Email/Text: BNBLAZE@capitalsvcs.com		
		Apr 12 2023 23:24:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15548774	+ EDI: BLUESTEM		
		Apr 13 2023 03:23:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15548773	+ EDI: BLUESTEM		
		Apr 13 2023 03:23:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
15548776	+ EDI: BLUESTEM		

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		Apr 13 2023 03:23:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15548775	+ EDI: BLUESTEM		
		Apr 13 2023 03:23:00	Fingerhut Fetti/Webbank, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
15548779	+ EDI: AMINFOFP.COM		
		Apr 13 2023 03:23:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15548781	+ EDI: AMINFOFP.COM		
		Apr 13 2023 03:23:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15548784	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Apr 12 2023 23:24:00	First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15548790	+ EDI: PHINGENESIS		
		Apr 13 2023 03:23:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15548789	+ EDI: PHINGENESIS		
		Apr 13 2023 03:23:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15548793	+ EDI: PHINGENESIS		
		Apr 13 2023 03:23:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15548791	+ EDI: PHINGENESIS		
		Apr 13 2023 03:23:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15557617	EDI: IRS.COM		
		Apr 13 2023 03:23:00	Internal Revenue Service***, PO Box 7346, Philadelphia, PA 19101-7346
15548796	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Levin Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
15548797	+ EDI: CITICORP.COM		
		Apr 13 2023 03:23:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15548799	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 12 2023 23:24:00	Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
15548800	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 12 2023 23:32:54	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15548804	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 12 2023 23:33:03	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15548801	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 12 2023 23:32:59	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15548807	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 12 2023 23:25:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15548808	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15549137	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15548810	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548809	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15548814	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15548811	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15548817	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548820	+ EDI: RMSC.COM		
		Apr 13 2023 03:23:00	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007

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15548821	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548823	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548822	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15548819	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548818	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony Bank/hhgregg, C/o Po Box 965036, Orlando, FL 32896-0001
15548824	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15548825	+ EDI: RMSC.COM	Apr 13 2023 03:23:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15548827	+ EDI: WTRRN BANK.COM	Apr 13 2023 03:23:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15548826	+ EDI: WTRRN BANK.COM	Apr 13 2023 03:23:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15548829	+ EDI: TCISOLUTIONS.COM	Apr 13 2023 03:23:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
15548828	+ EDI: TCISOLUTIONS.COM	Apr 13 2023 03:23:00	Total Visa/The Bank of Missouri, Po Box 84930, Sioux Falls, SD 57118-4930
15557621	Email/Text: bknotice@upgrade.com	Apr 12 2023 23:24:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
15548831	^ MEBN	Apr 12 2023 23:21:11	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
15548830	^ MEBN	Apr 12 2023 23:21:11	Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719-9168
15548832	EDI: RMSC.COM	Apr 13 2023 03:23:00	Walmart, c/o Synchrony Bank, PO Box 965023, Orlando, FL 32896-5023
15557622	Email/Text: pitbk@weltman.com	Apr 12 2023 23:24:00	Weltman Weinberg & Reis, James Peter Valecko, Esq., 436 7th Ave. Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 77

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2020-3, U.S. Bank Nation
15548756	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15548757	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15548758	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15548752	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15548753	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15548754	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15557615	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15557616	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15548780	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15548782	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15548794	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15548792	*+	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499

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15548805	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15548806	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15548802	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15548803	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15548815	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15548816	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15548812	*+	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15548813	*+	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15557619	*+	Target NB, Po Box 673, Minneapolis, MN 55440-0673
15557620	*+	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15548783	##+	First Progress, P.o. Box 84010, Columbus, GA 31908-4010

TOTAL: 1 Undeliverable, 22 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2020-3 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfcbis.com
Kenneth Steidl	on behalf of Debtor David Livengood julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5